

## ABSTRACT OF THE DISCLOSURE

A coated article is provided that may be heat treated in certain example embodiments. A coating of the coated article includes a zinc oxide inclusive layer located over and contacting a contact layer that is in contact with an infrared (IR) reflecting layer of a material such as silver. It has been found that the use of such a zinc oxide inclusive layer results in improved thermal stability upon heat treatment, increased visible transmission, and/or lower sheet resistance ( $R_s$ ).